

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below-named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name; and

I verily believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention **System and Methods for Valuing and Managing the Risk of Credit Instrument Portfolios**, the specification of which:

is attached hereto.

was filed on _____ as Application Serial No. _____ and was amended on _____. (If applicable.)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any Amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with 37 C.F.R. §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of any application on which priority is claimed:

Country	Number	Date Filed	Priority Claimed?
_____	_____	_____	_____
_____	_____	_____	_____

Express Mail Label: EL798927793US
PATENT

ATTORNEY DOCKET: D3398-00033

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States Provisional Application listed below:

Application Serial No.	Filed	Patented or Pending?
_____	_____	_____
_____	_____	_____
_____	_____	_____

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial No.	Filed	Patented or Pending ?
_____	_____	_____

I hereby appoint the following attorneys, of the law firm **DUANE, MORRIS & HECKSCHER LLP**, One Liberty Place, Philadelphia, PA 19103-7396, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith,

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I hereby declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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